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HOUSE COMMITTEE: Insurance (CC)

H 1745 **GENERAL BILL/1ST ENG by Insurance (CC); Ross; (CO-SPONSORS) Farkas; Homan; Waters (Compare H 1317, CS/1ST ENG/S 1486, CS/CS/1ST ENG/S 1488, S 2414)

> Residential Property Insurance; revises provisions re calculation of insurer's retention for purposes of reimbursement from Fla. Hurricane Catastrophe Fund; prohibits insurers from canceling or nonrenewing residential property insurance policies under certain emergency circumstances; extends effective date of certain policies under certain hurricane circumstances; authorizes insurer to collect premium for extended period, etc. Amends 215.555, 627.4133,.4143,.701. Effective Date: Upon becoming law except as otherwise provided.

04/28/05 SENATE In Messages

05/02/05 SENATE Received, referred to Banking and Insurance; Judiciary; General Government Appropriations; Ways and Means; Rules and Calendar -SJ 00816

05/06/05 SENATE Died in Committee on Banking and Insurance, Link/Iden/Sim/Compare passed, refer to CS/SB 1486 (Ch. 2005-111)

GENERAL BILL by Negron; (CO-SPONSORS) Carroll (Similar S 2414, н 1317 Compare H 0507, 1ST ENG/H 1745, S 1158, CS/1ST ENG/S 1486, CS/CS/1ST ENG/S 1488)

> Personal Lines Residential Insurance; provides legislative findings, purpose & intent; requires CFO to appoint advisory committee for certain purposes; requires committee to report certain recommendations to Insurance Regulation Office; requires personal lines property insurance policies to contain outline of coverage & checklist of items contained in policies; excludes wind losses from certain provisions specifying liability of insureds, etc. Creates 627.40951; amends Ch. 627. Effective Date: 07/01/2005.

03/08/05 HOUSE Introduced -HJ 00114

03/14/05 HOUSE Referred to Insurance (CC); State Administration Appropriations (FC); Commerce Council -HJ 00223

05/06/05 HOUSE Died in Committee on Insurance (CC), Link/Iden/Sim/Compare passed, refer to CS/SB 1486 (Ch. 2005-111)

S 1486 GENERAL BILL/CS/1ST ENG by Banking and Insurance; Garcia; (CO-SPONSORS) Lynn (Similar CS/CS/1ST ENG/S 1488, Compare H 0365, H 0507, H 1295, H 1317, 1ST ENG/H 1745, 2ND ENG/H 1859, 2ND ENG/H 1937, 1ST ENG/H 1939, S 1158, CS/CS/S 1478, S 2414, S 2536) Property Insurance; revises retention of losses for which insurer is not entitled to reimbursement from Fla. Hurricane Catastrophe Fund; requires that dept. establish low-interest loan program & pilot project for hurricane loss mitigation; creates Task Force on Long-Term Solutions for Fla.'s Hurricane Insurance Market; requires board of governors of Citizens Property Insurance Corporation to

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HOUSE COMMITTEE: Insurance (CC) (Continued)

S 1486 (Continued)

> submit report to Legislature, etc. Amends FS. Appropriation: \$350,000. Effective Date: 06/01/2005 except as otherwise provided. 05/06/05 SENATE Ordered engrossed, then enrolled -SJ 01659 Signed by Officers and presented to Governor 05/24/05

06/01/05 Approved by Governor; Chapter No. 2005-111; See also HB 1939 (Ch. 2005-264), HB 9-A (Ch. 2004-480)

GENERAL BILL/CS/CS/1ST ENG by General Government Appropriations; S 1488 Banking and Insurance; Garcia; (CO-SPONSORS) Klein (Linked CS/CS/S 1478, Similar CS/1ST ENG/S 1486, Compare H 0365, H 0507,

H 1317, 1ST ENG/H 1745, 2ND ENG/H 1937, 1ST ENG/H 1939, S 1158,

S 2414, S 2536)

Property Insurance; revises retention of losses for which insurer is not entitled to reimbursement from Fla. Hurricane Catastrophe Fund; requires creation of Market Accountability Advisory Committee to assist the corporation for certain purposes; prohibits insurers from canceling or nonrenewing residential property insurance policies under certain emergency circumstances, etc. Amends FS. Appropriation: \$350,000. Effective Date: Upon becoming law except as otherwise provided.

05/05/05 SENATE Amendment(s) adopted -SJ 01211; Ordered engrossed -SJ 01226

05/06/05 SENATE Died on Calendar, Link/Iden/Sim/Compare passed, refer to CS/SB 1486 (Ch. 2005-111), HB 1939 (Ch. 2005-264)

S 2414 GENERAL BILL by Garcia (Similar H 1317, Compare H 0507, 1ST ENG/H 1745, S 1158, CS/1ST ENG/S 1486, CS/CS/1ST ENG/S 1488) Insurance; provides legislative findings & intent; provides authority for Insurance Regulation Office to require standard residential property insurance policies; requires insurers to provide personal lines property insurance policyholders with checklist of items contained in policies; requires insurers to provide written notice explaining hurricane deductible options for residential property insurance policies, etc. Amends Ch. 627. Effective Date: 07/01/2005.

> 03/23/05 SENATE Introduced, referred to Banking and Insurance; Commerce and Consumer Services -SJ 00267

04/27/05 SENATE Withdrawn from Banking and Insurance; Commerce and Consumer Services -SJ 00637; Withdrawn from further cons., Link/Iden/Sim/Compare passed, refer to CS/SB 1486 (Ch. 2005-111) -SJ 00637

H 1883 **GENERAL BILL by Insurance (CC); Ross (Similar S 1800) Health Maintenance Organizations; deletes definition; expands requirement that health maintenance organization remains responsible for violations of certain statutory requirements if organization transfers to any entity the obligations to pay any

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HOUSE COMMITTEE: Insurance (CC) (Continued)

H 1883 **(Continued)

provider for claims arising from services to subscribers of organization; redefines term "fiscal intermediary services organization"; amends provision to conform. Amends 641.234,.316, 626.88. Effective Date: 10/01/2005.

04/01/05 HOUSE Introduced -HJ 00335

04/05/05 HOUSE Referred to Health Care Regulation (HFC); Commerce Council -HJ 00457

05/06/05 HOUSE Died in Committee on Health Care Regulation (HFC) GENERAL BILL by Banking and Insurance; (CO-SPONSORS) Fasano S 1800 (Similar H 1883)

> Health Maintenance Organizations; redefines term "fiscal intermediary services organization"; expands requirement that said organization remains responsible for violations of certain statutory requirements if organization transfers to any entity obligations to pay any provider for claims arising from services to subscribers of organization. Amends 641.316,.234. Effective Date: 10/01/2005.

04/26/05 SENATE Favorable by- Health Care; YEAS 10 NAYS 0 -SJ 00639

04/27/05 SENATE Placed on Calendar, on second reading -SJ 00639 05/06/05 SENATE Died on Calendar

H 1937 **GENERAL BILL/2ND ENG by Insurance (CC); Ross; (CO-SPONSORS) Farkas; Russell; Waters (Linked 1ST ENG/H 1939, Compare H 0365, H 1295, 2ND ENG/H 1859, CS/CS/S 1478, CS/1ST ENG/S 1486, CS/CS/1ST ENG/S 1488, S 2536)

> Property Insurance; specifies certain consumer protection measures re roofing construction to be in effect following certain executive orders; limits insurer's recoupment of reimbursement premium; limits use of certain methodologies in determining hurricane loss factors for reimbursement premium rates in certain rate filings; requires Insurance Regulation Office to submit report to Legislature re residential property insurance, etc. Amends 489.1285, Ch. 627. Effective Date: 07/01/2005 except as otherwise provided.

04/28/05 SENATE In Messages

05/02/05 SENATE Received, referred to Banking and Insurance; Judiciary; Governmental Oversight and Productivity; General Government Appropriations; Ways and Means; Rules and Calendar -SJ 00817

05/06/05 SENATE Died in Committee on Banking and Insurance, Link/Iden/Sim/Compare passed, refer to HB 1939 (Ch. 2005-264), CS/SB 1486 (Ch. 2005-111)

PUBLIC RECORDS/GENERAL BILL/1ST ENG by Insurance (CC); Ross; н 1939 (CO-SPONSORS) Farkas; Waters (Linked 2ND ENG/H 1937, Similar CS/CS/S 1478, Compare CS/1ST ENG/S 1486, CS/CS/1ST ENG/S 1488)

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HOUSE COMMITTEE: Insurance (CC) (Continued)

н 1939 (Continued)

> <u>Public Records & Meetings</u>; creates exemption from public records requirements for reports of hurricane loss data & associated exposure data that are specific to particular insurance company & for trade secrets used in designing & constructing hurricane loss models; provides for review & repeal; provides statement of public necessity, etc. Creates 627.06292; amends 627.0628. Effective Date: 06/01/2005.

05/06/05 HOUSE Ordered enrolled -HJ 01966

06/15/05 Signed by Officers and presented to Governor Approved by Governor; Chapter No. 2005-264; See 06/17/05 also CS/SB 1486 (Ch. 2005-111)

GENERAL BILL by Russell; (CO-SPONSORS) Legg (CS by Civil Justice н 0365 (JC)) (Similar S 2536, Compare 2ND ENG/H 1937, CS/1ST ENG/S 1486, CS/CS/1ST ENG/S 1488)

> Sinkhole Investigation Reports; requires licensed professional geologists or licensed professional geotechnical engineers contracted to conduct sinkhole investigation of property to file investigation report with clerk of court if sinkhole is present; requires clerk to record report with certificate of title for property; provides for payment of recording costs; requires notification of property owner of recording requirement, etc. Effective Date: 07/01/2005.

03/08/05 HOUSE Now in Justice Appropriations (FC) -HJ 00154 04/08/05 HOUSE On Committee agenda -- Justice Appropriations (FC), 04/12/05, 4:00 pm, 214-C -- Temporarily deferred

05/06/05 HOUSE Died in Committee on Justice Appropriations (FC), Link/Iden/Sim/Compare passed, refer to CS/SB 1486 (Ch. 2005-111)

н 1295 GENERAL BILL by Sorensen; (CO-SPONSORS) Detert; Kendrick; Stansel; Zapata (CS by Insurance (CC)) (Compare 2ND ENG/H 1859, 2ND ENG/H 1937, CS/1ST ENG/S 1486)

> <u>Citizens Property Insurance Corp.</u>; revises criteria for rates for coverage provided by Citizens Property Insurance Corporation; deletes limitations on certain personal lines residential wind-only policies; specifies nonapplication of certain policy requirements in counties lacking reasonable degrees of competition for certain policies under certain circumstances; deletes obsolete rate methodology panel reporting requirement provision, etc. Amends 627.351. Effective Date: 07/01/2005.

04/14/05 HOUSE Pending review of CS under Rule 6.3(b); Now in State Administration Appropriations (FC) -HJ 00531

05/06/05 HOUSE Died in Committee on State Administration Appropriations (FC), Link/Iden/Sim/Compare passed, refer to CS/SB 1486 (Ch. 2005-111)

GENERAL BILL/2ND ENG by Governmental Operations (SAC); Kottkamp; н 1859 (CO-SPONSORS) Ambler (Compare 1ST ENG/H 0345, 1ST ENG/H 0775, H 0797, H 0833, 2ND ENG/H 0989, H 1295, 1ST ENG/H 1305, H 1367,

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HOUSE COMMITTEE: Insurance (CC) (Continued)

н 1859 (Continued)

> H 1399, 1ST ENG/H 1503, H 1645, 2ND ENG/H 1717, H 1825, H 1827, H 1837, H 1845, H 1863, 2ND ENG/H 1917, H 1927, 2ND ENG/H 1937, H 1941, 2ND ENG/H 6003, 2ND ENG/H 6005, CS/CS/S 0186, CS/CS/CS/3RD ENG/S 0360, CS/S 0720, CS/CS/3RD ENG/S 0838, CS/CS/CS/S 0858, CS/S 1262, CS/CS/CS/2ND ENG/S 1476, CS/1ST ENG/S 1486, CS/CS/1ST ENG/S 1494, CS/CS/CS/2ND ENG/S 1520, CS/CS/1ST ENG/S 1650, CS/CS/S 1660, CS/S 1866, CS/CS/S 1978, CS/S 2152, CS/CS/S 2362, S 2386, S 2514, CS/S 2546, S 2554, S 2608, CS/2ND ENG/S 2610) Obsolete/Outdated Agency Reports; revises or repeals various obsolete or outdated agency plans, reports, & programs; conforms other statutory provisions. Amends FS. Effective Date: Upon becoming law except as otherwise provided.

04/27/05 SENATE In Messages

05/03/05 SENATE Received, referred to Governmental Oversight and Productivity; Government Efficiency Appropriations -SJ 00902

05/06/05 SENATE Died in Committee on Governmental Oversight and Productivity, Link/Iden/Sim/Compare passed, refer to HB 345 (Ch. 2005-120), HB 775 (Ch. 2005-82), HB 989 (Ch. 2005-158), HB 1305 (Ch. 2005-207), HB 1717 (Ch. 2005-210), HB 1917 (Ch. 2005-263), CS/CS/SB 186 (Ch. 2005-169), CS/CS/CS/SB 360 (Ch. 2005-290), CS/SB 720 (Ch. 2005-172), CS/CS/SB 838 (Ch. 2005-133), CS/CS/CS/SB 1476 (Ch. 2005-222), CS/SB 1486 (Ch. 2005-111), CS/CS/SB 1650 (Ch. 2005-255), CS/SB 2610 (Ch. 2005-152)

S 1478

PUBLIC RECORDS/GENERAL BILL/CS/CS by Governmental Oversight and Productivity; Banking and Insurance; Garcia (Linked CS/CS/1ST ENG/S 1488, Similar 1ST ENG/H 1939, Compare 2ND ENG/H 1937, CS/1ST ENG/S 1486)

<u>Public Records & Meetings</u>; creates exemption from public records requirements for reports of hurricane loss data & associated exposure data that are specific to particular insurance company & for trade secrets used in designing & constructing hurricane loss models; provides for review & repeal; provides statement of public necessity, etc. Creates 627.06292; amends 627.0628. Effective Date: Contingent.

05/05/05 SENATE Placed on Special Order Calendar; Substituted HB 1939 -SJ 01226; Laid on Table,

> Link/Iden/Sim/Compare passed, refer to HB 1939 (Ch. 2005-264), CS/SB 1486 (Ch. 2005-111)

S 1486 GENERAL BILL/CS/1ST ENG by Banking and Insurance; Garcia;

(CO-SPONSORS) Lynn (Similar CS/CS/1ST ENG/S 1488, Compare H 0365, H 0507, H 1295, H 1317, 1ST ENG/H 1745, 2ND ENG/H 1859, 2ND ENG/H 1937, 1ST ENG/H 1939, S 1158, CS/CS/S 1478, S 2414, S 2536) Property Insurance; revises retention of losses for which insurer is not entitled to reimbursement from Fla. Hurricane Catastrophe

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HOUSE COMMITTEE: Insurance (CC) (Continued)

S 1486 (Continued)

> Fund; requires that dept. establish low-interest loan program & pilot project for hurricane loss mitigation; creates Task Force on Long-Term Solutions for Fla.'s Hurricane Insurance Market; requires board of governors of Citizens Property Insurance Corporation to submit report to Legislature, etc. Amends FS. Appropriation: \$350,000. Effective Date: 06/01/2005 except as otherwise provided. 05/06/05 SENATE Ordered engrossed, then enrolled -SJ 01659 05/24/05 Signed by Officers and presented to Governor Approved by Governor; Chapter No. 2005-111; See 06/01/05 also HB 1939 (Ch. 2005-264), HB 9-A (Ch. 2004-480)

GENERAL BILL/CS/CS/1ST ENG by General Government Appropriations; S 1488 Banking and Insurance; Garcia; (CO-SPONSORS) Klein (Linked CS/CS/S 1478, Similar CS/1ST ENG/S 1486, Compare H 0365, H 0507, H 1317, 1ST ENG/H 1745, 2ND ENG/H 1937, 1ST ENG/H 1939, S 1158, S 2414, S 2536)

> Property Insurance; revises retention of losses for which insurer is not entitled to reimbursement from Fla. Hurricane Catastrophe Fund; requires creation of Market Accountability Advisory Committee to assist the corporation for certain purposes; prohibits insurers from canceling or nonrenewing residential property insurance policies under certain emergency circumstances, etc. Amends FS. Appropriation: \$350,000. Effective Date: Upon becoming law except as otherwise provided.

05/05/05 SENATE Amendment(s) adopted -SJ 01211; Ordered engrossed -SJ 01226

05/06/05 SENATE Died on Calendar, Link/Iden/Sim/Compare passed, refer to CS/SB 1486 (Ch. 2005-111), HB 1939 (Ch. 2005-264)

S 2536 GENERAL BILL by Fasano (Similar H 0365, Compare 2ND ENG/H 1937, CS/1ST ENG/S 1486, CS/CS/1ST ENG/S 1488)

> Sinkhole Investigation Reports; requires any licensed professional engineer contracted to conduct sinkhole investigation to file report with clerk of court if sinkhole is present; requires clerk to record report with certificate of title for property; provides for payment of recording costs; requires notification of recording requirement to property owner; limits cost of filing & recording report. Effective Date: 07/01/2005.

03/08/05 SENATE Filed

03/23/05 SENATE Introduced, referred to Regulated Industries; Judiciary -SJ 00277

05/06/05 SENATE Died in Committee on Regulated Industries, Link/Iden/Sim/Compare passed, refer to CS/SB 1486 (Ch. 2005-111)

H 1939 **PUBLIC RECORDS/GENERAL BILL/1ST ENG by Insurance (CC); Ross; (CO-SPONSORS) Farkas; Waters (Linked 2ND ENG/H 1937, Similar

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HOUSE COMMITTEE: Insurance (CC) (Continued)

H 1939 **(Continued)

CS/CS/S 1478, Compare CS/1ST ENG/S 1486, CS/CS/1ST ENG/S 1488) <u>Public Records & Meetings</u>; creates exemption from public records requirements for reports of hurricane loss data & associated exposure data that are specific to particular insurance company & for trade secrets used in designing & constructing hurricane loss models; provides for review & repeal; provides statement of public necessity, etc. Creates 627.06292; amends 627.0628. Effective Date: 06/01/2005.

05/06/05 HOUSE Ordered enrolled -HJ 01966

Signed by Officers and presented to Governor 06/15/05 Approved by Governor; Chapter No. 2005-264; See 06/17/05 also CS/SB 1486 (Ch. 2005-111)

GENERAL BILL/2ND ENG by Insurance (CC); Ross; (CO-SPONSORS) Farkas; н 1937 Russell; Waters (Linked 1ST ENG/H 1939, Compare H 0365, H 1295, 2ND ENG/H 1859, CS/CS/S 1478, CS/1ST ENG/S 1486, CS/CS/1ST ENG/S 1488, S 2536)

> Property Insurance; specifies certain consumer protection measures re roofing construction to be in effect following certain executive orders; limits insurer's recoupment of reimbursement premium; limits use of certain methodologies in determining hurricane loss factors for reimbursement premium rates in certain rate filings; requires Insurance Regulation Office to submit report to Legislature re residential property insurance, etc. Amends 489.1285, Ch. 627. Effective Date: 07/01/2005 except as otherwise provided.

04/28/05 SENATE In Messages

05/02/05 SENATE Received, referred to Banking and Insurance; Judiciary; Governmental Oversight and Productivity; General Government Appropriations; Ways and Means; Rules and Calendar -SJ 00817

05/06/05 SENATE Died in Committee on Banking and Insurance, Link/Iden/Sim/Compare passed, refer to HB 1939 (Ch. 2005-264), CS/SB 1486 (Ch. 2005-111)

S 1478 PUBLIC RECORDS/GENERAL BILL/CS/CS by Governmental Oversight and Productivity; Banking and Insurance; Garcia (Linked CS/CS/1ST ENG/S 1488, Similar 1ST ENG/H 1939, Compare 2ND ENG/H 1937, CS/1ST ENG/S 1486)

> Public Records & Meetings; creates exemption from public records requirements for reports of hurricane loss data & associated exposure data that are specific to particular insurance company & for trade secrets used in designing & constructing hurricane loss models; provides for review & repeal; provides statement of public necessity, etc. Creates 627.06292; amends 627.0628. Effective Date: Contingent.

05/05/05 SENATE Placed on Special Order Calendar; Substituted HB 1939 -SJ 01226; Laid on Table, Link/Iden/Sim/Compare passed, refer to HB 1939 (Ch.

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HOUSE COMMITTEE: Insurance (CC) (Continued)

S 1478 (Continued)

05/05/05 SENATE 2005-264), CS/SB 1486 (Ch. 2005-111)

S 1486 GENERAL BILL/CS/1ST ENG by Banking and Insurance; Garcia; (CO-SPONSORS) Lynn (Similar CS/CS/1ST ENG/S 1488, Compare H 0365, H 0507, H 1295, H 1317, 1ST ENG/H 1745, 2ND ENG/H 1859, 2ND ENG/H 1937, 1ST ENG/H 1939, S 1158, CS/CS/S 1478, S 2414, S 2536) Property Insurance; revises retention of losses for which insurer is not entitled to reimbursement from Fla. Hurricane Catastrophe Fund; requires that dept. establish low-interest loan program & pilot project for hurricane loss mitigation; creates Task Force on Long-Term Solutions for Fla.'s Hurricane Insurance Market; requires board of governors of Citizens Property Insurance Corporation to submit report to Legislature, etc. Amends FS. Appropriation: \$350,000. Effective Date: 06/01/2005 except as otherwise provided. 05/06/05 SENATE Ordered engrossed, then enrolled -SJ 01659Signed by Officers and presented to Governor 05/24/05 06/01/05 Approved by Governor; Chapter No. 2005-111; See also HB 1939 (Ch. 2005-264), HB 9-A (Ch. 2004-480)

GENERAL BILL/CS/CS/1ST ENG by General Government Appropriations; S 1488 Banking and Insurance; Garcia; (CO-SPONSORS) Klein (Linked CS/CS/S 1478, Similar CS/1ST ENG/S 1486, Compare H 0365, H 0507, H 1317, 1ST ENG/H 1745, 2ND ENG/H 1937, 1ST ENG/H 1939, S 1158, S 2414, S 2536)

> Property Insurance; revises retention of losses for which insurer is not entitled to reimbursement from Fla. Hurricane Catastrophe Fund; requires creation of Market Accountability Advisory Committee to assist the corporation for certain purposes; prohibits insurers from canceling or nonrenewing residential property insurance policies under certain emergency circumstances, etc. Amends FS. Appropriation: \$350,000. Effective Date: Upon becoming law except as otherwise provided.

05/05/05 SENATE Amendment(s) adopted -SJ 01211; Ordered engrossed -SJ 01226

05/06/05 SENATE Died on Calendar, Link/Iden/Sim/Compare passed, refer to CS/SB 1486 (Ch. 2005-111), HB 1939 (Ch. 2005-264)